General Contractor Insurance

Contractors & construction - coverage overview, limitations and how to get a quote



OVERVIEW

General contractors carry the liability for every trade on the job, so carriers focus on how you control subcontractors and what kind of projects you build.

WHAT'S COVERED

General liability
Bodily injury and property damage to others from your work.

Completed operations
Claims that show up years after a project is finished.

Builders risk
The structure and materials while the project is under way.

Workers compensation
Medical bills and lost wages when your crew gets hurt.

Umbrella / excess
Higher limits that owners and lenders often require.

Good to know
Subcontracted cost is usually rated at a higher rate than your own payroll unless subs carry their own limits, so collect certificates and keep them on file.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Faulty workmanship itself
- × Residential tract or condo work on many policies
- × Claims from uninsured subcontractors

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Revenue split by project type
- List of current and recent projects
- Standard subcontract with indemnity wording
- Subcontractor certificates of insurance
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/general-contractor/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).